



UNITED STATES DEPARTMENT OF COMMERCE
Patent and Trademark Office

NOTICE OF ALLOWANCE AND ISSUE FEE DUE

MM91/0926

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APPLICATION NO.	FILING DATE	TOTAL CLAIMS	EXAMINER AND GROUP ART UNIT	DATE MAILED
09/428, 641	10/27/99	064	FELTEN, D	2876 09/25/00
First Named Applicant	DORT,	35 USC 154 (b) term ext. =		0 Days.

TITLE OF INVENTION MULTIFUNCTION CARD SYSTEM

ATTY'S DOCKET NO.	CLASS-SUBCLASS	BATCH NO.	APPLN. TYPE	SMALL ENTITY	FEES DUE	DATE DUE
2 751473/017	235-380, 000	\$71	UTILITY	YES	\$605.00	12/26/00

**THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT.
PROSECUTION ON THE MERITS IS CLOSED.**

**THE ISSUE FEE MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS
APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED.**

HOW TO RESPOND TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.
If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

- A. If the status is changed, pay twice the amount of the FEE DUE shown above and notify the Patent and Trademark Office of the change in status, or
- B. If the status is the same, pay the FEE DUE shown above.

II. Part B-Issue Fee Transmittal should be completed and returned to the Patent and Trademark Office (PTO) with your ISSUE FEE. Even if the ISSUE FEE has already been paid by charge to deposit account, Part B-Issue Fee Transmittal should be completed and returned. If you are charging the ISSUE FEE to your deposit account, section "4b" of Part B-Issue Fee Transmittal should be completed and an extra copy of the form should be submitted.

III. All communications regarding this application must give application number and batch number.
Please direct all communications prior to issuance to Box ISSUE FEE unless advised to the contrary.

If the SMALL ENTITY is shown as NO:

- A. Pay FEE DUE shown above, or
- B. File verified statement of Small Entity Status before, or with, payment of 1/2 the FEE DUE shown above.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/428,641 10/27/99 DORF

R 751473/017

MM91/0925

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EXAMINER

FEL TEN, D

ART UNIT	PAPER NUMBER
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2876

DATE MAILED:

09/25/00

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

Notice of Allowability

Application No.
09/428,641

Applicant(s)

Dorf, R.

Examiner

Daniel Felten

Group Art Unit
2876



All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance and Issue Fee Due or other appropriate communication will be mailed in due course.

This communication is responsive to 8/29/2000

The allowed claim(s) is/are 32-65

The drawings filed on _____ are acceptable.

Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

All Some* None of the CERTIFIED copies of the priority documents have been

received.

received in Application No. (Series Code/Serial Number) _____

received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

*Certified copies not received: _____

Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

A SHORTENED STATUTORY PERIOD FOR RESPONSE to comply with the requirements noted below is set to EXPIRE THREE MONTHS FROM THE "DATE MAILED" of this Office action. Failure to timely comply will result in ABANDONMENT of this application. Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL APPLICATION, PTO-152, which discloses that the oath or declaration is deficient. A SUBSTITUTE OATH OR DECLARATION IS REQUIRED.

Applicant MUST submit NEW FORMAL DRAWINGS

because the originally filed drawings were declared by applicant to be informal.

including changes required by the Notice of Draftsperson's Patent Drawing Review, PTO-948, attached hereto or to Paper No. _____.

including changes required by the proposed drawing correction filed on _____, which has been approved by the examiner.

including changes required by the attached Examiner's Amendment/Comment.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the reverse side of the drawings. The drawings should be filed as a separate paper with a transmittal letter addressed to the Official Draftsperson.

Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Any response to this letter should include, in the upper right hand corner, the APPLICATION NUMBER (SERIES CODE/SERIAL NUMBER). If applicant has received a Notice of Allowance and Issue Fee Due, the ISSUE BATCH NUMBER and DATE of the NOTICE OF ALLOWANCE should also be included.

Attachment(s)

Notice of References Cited, PTO-892

Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

Notice of Draftsperson's Patent Drawing Review, PTO-948

Notice of Informal Patent Application, PTO-152

Interview Summary, PTO-413

Examiner's Amendment/Comment

Examiner's Comment Regarding Requirement for Deposit of Biological Material

Examiner's Statement of Reasons for Allowance

DETAILED ACTION

Terminal Disclaimer

3 1. The terminal disclaimer filed on August 29, 2000 disclaiming the terminal portion of
4 any patent granted on this application which would extend beyond the expiration date of any
5 patent granted on Application Number 08/891,261 (Pat. No. 6,000,608) has been reviewed
6 and is accepted. The terminal disclaimer has been recorded.

Allowable Subject Matter

, 2. Claims 32-65 are allowed.

3. The following is an examiner's statement of reasons for allowance:

12 The applicant discloses a multifunction card system having a multifunction card capable
13 of serving as a prepaid phone card, debit card, loyalty card, gift certificate card, and medical
14 information card. The prior art of record does not show in combination with the previously
15 mentioned features wherein the system comprises a bank processing hub with bank hub
16 control software in communication over a banking network having a standard retail point-of-
17 sale for which the mulitfunction card is swiped through the point of sale.

1 Any comments considered necessary by applicant must be submitted no later than the
2 payment of the issue fee and, to avoid processing delays, should preferably accompany the
3 issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for
4 Allowance."

5

6 ***Conclusion***

7
8 4. Any inquiry concerning this communication or earlier communications from the
9 examiner should be directed to **Daniel S. Felten** whose telephone number is (703) 305-0724.
10 The examiner can normally be reached between the hours of 7:30AM to 6:00PM Monday-
11 Friday.

12 If attempts to reach the examiner by telephone are unsuccessful, the examiner's
13 supervisor, Don Hajec, can be reached on (703) 308-7045. The fax phone number for this Group
14 is (703)308-7382 or (703) 308-7722.

15 Communications via Internet e-mail regarding this application, other than those under 35
16 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be
17 addressed to [daniel.felten@uspto.gov].

18 All Internet e-mail communications will be made of record in the application file. PTO
19 employees do not engage in Internet communications where there exists a possibility that
20 sensitive information could be identified or exchanged unless the record includes a properly
21 signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly
22 set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and
23 Trademark on February 25, 1997 at 1 195 OG 89.

24 Any inquiry of a general nature or relating to the status of this application or proceeding

Serial Number: 09/428,641

Applicant(s): Dorf (235/380)

Page 4

Art Unit: 2876

Representative: DeCarlo, J. (36,120)

1 should be directed to the Group receptionist whose telephone number is (703) 308-0956.

2

3 DSF

4 September 13, 2000

5

6

7 
THIEN M. LE

PRIMARY EXAMINER